

**76-6-1202. Definitions.**

As used in this part:

(1) "Mortgage lending process" means the process through which a person seeks or obtains a mortgage loan, including solicitation, application, or origination, negotiation of terms, third-party provider services, underwriting, signing and closing, and funding of the loan.

(2) "Mortgage loan":

(a) means a loan or agreement made to extend credit to a person when the loan is secured by a deed, security deed, mortgage, security interest, deed of trust, or other document representing a security interest or lien upon any interest in one-to-four family residential property; and

(b) includes the renewal or refinancing of any loan.

(3) "Pattern of unlawful activity" has the same definition as in Section 76-10-1602.

(4) "Sensitive personal identifying information" includes:

(a) the following information regarding an individual's:

(i) Social Security number;

(ii) driver license number or other government issued identification number;

(iii) financial account number or credit or debit card number;

(iv) password or personal identification number or other identification required to gain access to a financial account or a secure website;

(v) automated or electronic signature; and

(vi) unique biometric data; and

(b) any other information that can be used to gain access to an individual's financial accounts or to obtain goods or services.

(5) "Value" means the value of the property, money, or thing obtained or sought to be obtained.

Enacted by Chapter 370, 2008 General Session